

Information to identify the case:

Debtor 1	Dawn A. Foerst	Social Security number or ITIN	xxx-xx-7284
	First Name Middle Name Last Name	EIN	--
Debtor 2	Raymond Foerst	Social Security number or ITIN	xxx-xx-9699
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-31228-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dawn A. Foerst

Raymond Foerst

8/25/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dawn A. Foerst
Raymond Foerst
Debtors

Case No. 16-31228-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Aug 25, 2021

Form ID: 3180W

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Dawn A. Foerst, Raymond Foerst, 2226 6th Avenue, Toms River, NJ 08753-6030
lm	JP Morgan Chase, P.O. Bo x15298, Wilmington, DE 19850
516485289	Abington Health, c/o of Care Payment, Omaha, NE 68103
516696513	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516485299	+ Community Medical Center, c/o B&B Collections, PO Box 2137, Toms River, NJ 08754-2137
516485301	+ Interpretive Neurophysiologic, 700 US 46, Suite 420, Fairfield, NJ 07004-1532
516708088	+ LP Morgan Chase, 700 Kansas Lane, Monroe, LA 71203-4774
516485302	+ Lowes/Synchrony Bank, c/o Selip & Stylianou, LLP, 199 Crossways Park Drive, Woodbury, NY 11797-2016
516485304	+ Medical Diagnostics, c/o Remax, 307 Wall Street, Princeton, NJ 08541-0001
516485305	+ Merck US Savings Plan, Fidelity Brokerage Services, LLC, 900 Salen Street, Smithfield, RI 02917-1243
516547688	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 25 2021 20:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 25 2021 20:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516485290	EDI: RMSC.COM	Aug 26 2021 00:23:00	Amazon, C/O Synchrony Bank, PO Box 105972, Atlanta, GA 30348-5972
516485291	EDI: BANKAMER.COM	Aug 26 2021 00:23:00	Bank of America, PO Box 15019, Wilmington, DE 19886
516485292	+ EDI: URSI.COM	Aug 26 2021 00:23:00	Best Buy, c/o United Recovery, PO Box 722910, Houston, TX 77272-2910
516485297	+ EDI: CITICORP.COM	Aug 26 2021 00:23:00	Citicard, PO Box 9001037, Louisville, KY 40290-1037
516485298	Email/Text: ebn@rwjbh.org	Aug 25 2021 20:24:00	Community Medical Center, c/o BCA Financial Servives, Inc., PO Box 29969, New York, NY 10087-9969
516667432	EDI: Q3G.COM	Aug 26 2021 00:23:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516485300	EDI: CITICORP.COM	Aug 26 2021 00:23:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
516485293	EDI: JPMORGANCHASE	Aug 26 2021 00:23:00	Chase, Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
516485296	EDI: JPMORGANCHASE		

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517354610	EDI: JPMORGANCHASE	Aug 26 2021 00:23:00	Chase Home Mortgage, PO Box 24696, Columbus, OH 43224
516702640	EDI: JPMORGANCHASE	Aug 26 2021 00:23:00	Chase Records Center, Attn: correspondence mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
516658866	Email/PDF: resurgentbknofications@resurgent.com	Aug 26 2021 00:23:00	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, MAIL CODE OH4-7142, 3415 VISION DRIVE, COLUMBUS, OH 43219
516485303	+ EDI: CITICORP.COM	Aug 25 2021 20:33:05	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516485306	+ Email/Text: electronicbkydocs@nelnet.net	Aug 26 2021 00:23:00	Macy's, PO Box 6167, Sioux Falls, SD 57117-6167
516702895	EDI: PRA.COM	Aug 25 2021 20:24:00	Nelnet, Department of Education, PO Box 82561, Lincoln, NE 68501-2561
516702252	EDI: PRA.COM	Aug 26 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
516702960	EDI: PRA.COM	Aug 26 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Staples Consumer, POB 41067, Norfolk VA 23541
516485307	+ EDI: RMSC.COM	Aug 26 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516485308	EDI: TFSR.COM	Aug 26 2021 00:23:00	Rooms To Go, PO Box 90061, Orlando, FL 32896-0001
516502834	+ Email/Text: electronicbkydocs@nelnet.net	Aug 26 2021 00:23:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
516485309	EDI: WFFC.COM	Aug 25 2021 20:24:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
		Aug 26 2021 00:23:00	Wells Fargo Education Financial Services, PO Box 5185, Sioux Falls, SD 57117-5185

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516485294	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase, Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
516485295	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase, Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Date: Aug 27, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eugene D. Roth	on behalf of Debtor Dawn A. Foerst erothesq@gmail.com
Eugene D. Roth	on behalf of Joint Debtor Raymond Foerst erothesq@gmail.com
Jill Manzo	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION, as servicer for MANUFACTURERS AND TRADERS TRUST COMPANY, A/K/A M&T BANK, SUCCESSOR BY MERGER WITH HUDSON CITY SAVINGS BANK bankruptcy@fskslaw.com
Jill Manzo	on behalf of Loss Mitigation JP Morgan Chase bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION, as servicer for MANUFACTURERS AND TRADERS TRUST COMPANY, A/K/A M&T BANK, SUCCESSOR BY MERGER WITH HUDSON CITY SAVINGS BANK bankruptcy@fskslaw.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com

TOTAL: 9